

Table I.A.2.c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
Industry group **								
Agric., fish., forest.	52.1%	54.8%	68.7%	--	--	--	55.7%	--
Mining	39.6%	74.9%	61.8%	--	--	--	71.8%	--
Construction	47.9%	55.3%	42.0%	--	--	--	50.0%	--
Manufacturing	26.0%	46.7%	26.1%	--	--	--	33.9%	--
Transp., commu., util.	29.6%	40.9%	38.7%	--	--	--	37.8%	--
Wholesale trade	32.6%	55.6%	32.7%	--	--	--	43.9%	--
Retail Trade	17.7%	42.0%	31.0%	--	--	--	35.3%	--
Fin., ins., real est.	21.0%	46.5%	33.5%	--	--	--	41.7%	--
Services	32.4%	46.8%	30.7%	--	--	--	41.0%	--
Unknown	66.9%*	66.9%*	--	--	--	--	66.9%*	--
Ownership								
For profit, incorporated	27.6%	49.4%	32.5%	--	--	--	41.0%	--
For profit, unincorporated	36.3%	41.4%	34.4%	--	--	--	39.6%	--
Nonprofit	34.8%	54.1%	34.8%	--	--	--	45.8%	--
Unknown	2.5%*	--	--	--	--	--	15.4%*	--
Age of firm								
Less than 5 years	35.6%	44.0%	24.1%	--	--	--	38.9%	--
5-9 years	37.6%	47.9%	30.5%	--	--	--	41.7%	--
10-19 years	36.3%	48.0%	33.2%	--	--	--	41.7%	--
20 or more years	29.1%	50.2%	36.2%	--	--	--	42.1%	--
Unknown	5.8%	70.9%*	--	--	--	--	22.4%*	--
Multi/single status								
2 or more locations	10.6%	32.5%	30.8%	--	--	--	25.4%	--
1 location only	41.7%	48.4%	33.3%	--	--	--	43.1%	--
Percent full-time employees								
Less than 25%	38.6%	49.3%	64.2%	--	--	--	51.4%	--
25-49 %	25.9%	52.4%	35.7%	--	--	--	44.5%	--
50-74 %	29.7%	47.9%	30.2%	--	--	--	41.9%	--
75% or more	28.6%	47.7%	32.2%	--	--	--	40.6%	--
Union presence								
No union employees	29.3%	47.6%	31.8%	--	--	--	40.7%	--
Has union employees	37.1%	67.1%	60.6%	--	--	--	63.8%	--
Unknown	12.1%	41.4%	24.5%*	--	--	--	35.1%	--
Percent low wage employees **								
50% or more low wage	30.2%	50.9%	38.2%	--	--	--	44.2%	--
Less than 50% low wage	33.5%	47.6%	32.4%	--	--	--	41.0%	--
Unknown	8.6%	55.6%	36.3%	--	--	--	46.4%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
Industry group **								
Agric., fish., forest.	2.65%	4.35%	6.57%	--	--	--	3.67%	--
Mining	7.37%	16.58%	16.56%	--	--	--	13.32%	--
Construction	2.35%	3.60%	2.76%	--	--	--	2.57%	--
Manufacturing	1.55%	4.73%	1.94%	--	--	--	2.54%	--
Transp., commu., util.	2.85%	6.14%	4.27%	--	--	--	4.17%	--
Wholesale trade	1.90%	3.27%	4.50%	--	--	--	2.54%	--
Retail Trade	1.10%	3.93%	2.80%	--	--	--	2.29%	--
Fin., ins., real est.	1.48%	3.80%	6.47%	--	--	--	3.27%	--
Services	0.96%	1.77%	1.73%	--	--	--	1.27%	--
Unknown	20.54%*	20.54%*	--	--	--	--	20.54%*	--
Ownership								
For profit, incorporated	0.53%	1.48%	1.64%	--	--	--	0.91%	--
For profit, unincorporated	1.74%	2.35%	3.94%	--	--	--	2.21%	--
Nonprofit	1.80%	3.66%	2.83%	--	--	--	2.26%	--
Unknown	0.90%*	--	--	--	--	--	5.05%*	--
Age of firm								
Less than 5 years	2.39%	3.57%	4.24%	--	--	--	2.75%	--
5-9 years	1.60%	1.86%	2.35%	--	--	--	1.45%	--
10-19 years	1.09%	1.94%	2.15%	--	--	--	1.40%	--
20 or more years	0.94%	1.96%	1.74%	--	--	--	1.13%	--
Unknown	0.53%	21.57%*	--	--	--	--	10.11%*	--
Multi/single status								
2 or more locations	0.32%	6.16%	3.64%	--	--	--	1.59%	--
1 location only	0.75%	1.16%	1.18%	--	--	--	0.77%	--
Percent full-time employees								
Less than 25%	2.34%	3.64%	5.64%	--	--	--	3.23%	--
25-49 %	2.39%	4.38%	2.87%	--	--	--	3.19%	--
50-74 %	1.06%	1.32%	2.53%	--	--	--	1.08%	--
75% or more	0.52%	1.38%	1.20%	--	--	--	0.86%	--
Union presence								
No union employees	0.53%	1.16%	1.37%	--	--	--	0.79%	--
Has union employees	0.99%	6.21%	4.40%	--	--	--	2.94%	--
Unknown	1.82%	6.71%	7.50%*	--	--	--	5.71%	--
Percent low wage employees **								
50% or more low wage	1.83%	4.08%	3.87%	--	--	--	2.25%	--
Less than 50% low wage	0.56%	1.18%	1.21%	--	--	--	0.76%	--
Unknown	0.50%	8.82%	8.05%	--	--	--	6.08%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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